

Information to identify the case:

Debtor 1	<u>Curtis J. Hummel</u>	Social Security number or ITIN	xxx-xx-7418
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen L. Hummel</u>	Social Security number or ITIN	xxx-xx-0974
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-10011-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Curtis J. Hummel

Karen L. Hummel

7/2/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Curtis J. Hummel
Karen L. Hummel
DebtorsCase No. 15-10011-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 20

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db/jdb aty +Curtis J. Hummel, Karen L. Hummel, 808 Princeton Avenue, Haddonfield, NJ 08033-1446
+Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

516552627 Bayview Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108

515833551 +Bayview Loan Servicing, LLC, Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

515257017 +Chase Bank USA NA, c/o MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

515298737 +Department Stores National Bank For Macys Visa Bra, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

515257018 Federal Home Loan Mortgage Corp, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street Ste 301, PO Box 1024, Mountainside, NJ 07092-0024

515257019 +Future Fitness, c/o Sure Recovery Service, PO Box 818, Jackson, NJ 08527-0818

515257022 +Portfolio Recovery Associates, c/o Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710

515257026 +Visa/Dept Stores National Bank, PO Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2020 01:40:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2020 01:40:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515272790 E-mail/Text: mediamanagers@clientservices.com Jul 03 2020 01:39:29 Chase Bank, c/o Client Services Inc, 3451 Harry S. Truman Blvd, Saint Charles MO 63301-4047

515257020 EDI: IRS.COM Jul 03 2020 04:49:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346

515257021 E-mail/Text: camanagement@mtb.com Jul 03 2020 01:40:23 M&T Bank, PO Box 62182, Baltimore, MD 21264-2182

515476422 EDI: PRA.COM Jul 03 2020 04:48:00 Portfolio Recovery Associates, LLC, c/o Target, POB 41067, Norfolk VA 23541

515467272 +E-mail/Text: Bankruptcy@absoluteresolutions.com Jul 03 2020 01:39:26 RAZOR CAPITAL I LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118

515257023 +E-mail/Text: bncnotices@stengerlaw.com Jul 03 2020 01:39:45 RAZOR Capital LLC, c/o Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2454

515257024 +EDI: PRA.COM Jul 03 2020 04:48:00 Target, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

515257025 E-mail/Text: bknotice@ercbpo.com Jul 03 2020 01:40:54 Target National Bank, c/o Enhanced Recovery Company LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Jul 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric Clayman on behalf of Joint Debtor Karen L. Hummel jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Curtis J. Hummel jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Stephanie F. Ritigstein on behalf of Joint Debtor Karen L. Hummel jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Stephanie F. Ritigstein on behalf of Debtor Curtis J. Hummel jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

TOTAL: 10